

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Theresa Babb
DebtorCase No. 14-16243-elf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db
13449289 +Theresa Babb, 573 E. Godfrey Avenue, Philadelphia, PA 19120-2120
American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478

13407536 +Michael D. Sayles, Esq., 427 W Cheltenham Ave #2, Elkins Park, PA 19027-3291

13605162 +Michael D. Sayles, Esquire, 427 West Cheltenham Avenue, Suite #2,
Elkins Park, PA 19027-3291

13360829 Pennsylvania Housing Finance Agency, PO Box 642572, Pittsburgh, PA 15264-2572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Feb 08 2020 03:05:53 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2020 03:04:59
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 08 2020 03:05:48 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13405974 EDI: AIS.COM Feb 08 2020 07:48:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838

13360823 E-mail/Text: megan.harper@phila.gov Feb 08 2020 03:05:53 City of Philadelphia Law,
Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor,
Philadelphia, PA 19102-1595

13425809 EDI: JEFFERSONCAP.COM Feb 08 2020 07:48:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617

13425809 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 08 2020 03:05:41 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617

13449196 E-mail/PDF: resurgentbknofifications@resurgent.com Feb 08 2020 03:06:53
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13393954 EDI: DRIV.COM Feb 08 2020 07:48:00 Santander Consumer USA, P. O. Box 560284,
Dallas TX 75356-0284

13410259 +EDI: BLUESTEM Feb 08 2020 07:53:00 Webbank-Fingerhut, 6250 Ridgewood Rd,
St. Cloud, MN 56303-0820

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com

LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com

MICHAEL D. SAYLES on behalf of Plaintiff Theresa Babb midusal@comcast.net,
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES on behalf of Debtor Theresa Babb midusal@comcast.net,
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM EDWARD CRAIG on behalf of Defendant Santander Consumer USA Inc
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

| Information to identify the case: | | | | | |
|---|---------------------|-------------|-----------|--------------------------------|-------------|
| Debtor 1 | <u>Theresa Babb</u> | | | Social Security number or ITIN | xxx-xx-6701 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | <u></u> | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | | | |
| Case number: 14-16243-elf | | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theresa Babb

2/6/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.